## IN THE UNITED STATES DISTRICT COURT FOR THE WESTERN DISTRICT OF NORTH CAROLINA ASHEVILLE DIVISION 1:09ev293

REX PLIMPTON,	)	
Plaintiff,	)	ROSEBORO
Vs.	)	ORDER
WACHOVIA BANK, N.A.;	)	
WACHOVIA FINANCIAL SERVICES, INC.; and TONYA	)	
CHRISTIAN,	)	
Defendants.	)	

**THIS MATTER** is before the court on defendants' Motion to Dismiss. Plaintiff is proceeding pro se and will be advised of his obligation to respond and the time for doing so.

In accordance with <u>Roseboro v. Garrison</u>, 528 F.2d 309 (4th Cir. 1975), plaintiff, who is proceeding *pro se*, is cautioned that defendants have filed a Motion to Dismiss contending that he has failed to state a cause of action against them. Rule 12(b)(6), Federal Rules of Civil Procedure, provides for dismissal where a party has failed to state a cause of action as a matter of law. This language means that in responding to the motion to dismiss, plaintiff must show that he has made sufficient

allegations to support a cause of action against such defendant that is recognized by law. In <u>Bell Atlantic Corp. v. Twombly</u>, 550 U.S. 544 (2007), the Court held that to survive a Rule 12(b)(6) motion to dismiss, a plaintiff must allege facts in his complaint that "raise a right to relief above the speculative level." Id., at 555.

[A] plaintiff's obligation to provide the "grounds" of his "entitle[ment] to relief" requires more than labels and conclusions, and a formulaic recitation of the elements of a cause of action will not do . . . .

<u>Id.</u> (second alteration in original; citation omitted). Further, a complaint will not survive Rule 12(b)(6) review where it contains "naked assertion[s] devoid of further factual enhancement." <u>Id.</u>, at 557. Instead, a plaintiff must now plead sufficient facts to state a claim for relief that is "plausible on its face." <u>Id.</u>, at 570 (emphasis added). The court again visited the Rule 12(b)(6) pleading standard in <u>Ashcroft v. Iqbal</u>, \_\_\_\_ U.S. \_\_\_\_, 129 S.Ct. 1937 (May 18, 2009). In <u>Ashcroft</u>, the Court held that Rule 8 "demands more than an unadorned, the defendant-unlawfully-harmed-me accusation." <u>Id.</u>, S.Ct., at 1949. The Court explained that, "to survive a motion to dismiss, a complaint must contain sufficient factual matter, accepted as true, to 'state a claim to relief that is *plausible* on its face." <u>Id.</u> (citing <u>Twombly</u>, <u>supra</u>; emphasis added). What is plausible is defined by the Court:

[a] claim has facial plausibility when the plaintiff pleads sufficient factual content that allows the court to draw the reasonable inference that the defendant is liable for the misconduct alleged.

Id. This "plausibility standard" requires "more than a sheer possibility that a

defendant has acted unlawfully." Id. Thus, a complaint fall short of the plausibility

standard where plaintiff "pleads facts that are 'merely consistent with' a defendant's

liability . . . . " Id. While the court accepts plausible factual allegations made in the

complaint as true and considers those facts in the light most favorable to plaintiff in

ruling on a motion to dismiss, a court "need not accept as true unwarranted

inferences, unreasonable conclusions, or arguments." Eastern Shore Mkt.'s Inc. v. J.D.

Assoc.'s, LLP, 213 F. 3d 175, 180 (4th Cir. 2000).

Finally, plaintiff is advised that he has until August 24, 2009, to file his

response, and that such response must be served on all the other parties, and that he

must include a certificate of service indicating the manner in which he served such

parties.

**ORDER** 

IT IS, THEREFORE, ORDERED that plaintiff respond to defendants'

Motion to Dismiss not later than August 24, 2009.

Signed: August 7, 2009

Dennis L. Howell

United States Magistrate Judge